

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James E. Skiff**  
Debtor(s)

Bankruptcy Case No.: 19-20470-GLT  
Related to Docket No. 45  
Chapter: 13  
Docket No.: 46 - 45  
Concil. Conf.: October 15, 2020 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 8, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 22, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **October 15, 2020 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 24, 2020

cm: All Creditors and Parties In Interest



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James E. Skiff  
 Debtor

Case No. 19-20470-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 213

Page 1 of 3  
 Total Noticed: 51

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +James E. Skiff, 935 Berkshire Avenue, Pittsburgh, PA 15226-2139  
 cr +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES OF AMERICA 15219-6101  
 14989335 +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 14989336 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 14989337 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  
 15007338 +Butler Stone Craft, 772 N Pike Rd, Cabot, PA 16023-2224  
 15089246 +COMMUNITY BANK, 2111 N. FRANKLIN DRIVE-DEPT. 204, SUITE 200, WASHINGTON, PA 15301-5893  
 14989339 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 15042662 +Donley Brick Co., c/o Amato and Keating, P.C., 107 North Commerce Way,  
 Bethlehem PA 18017-8913  
 14989344 ++++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129  
 (address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeessport, PA 15132)  
 14989345 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 14989346 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 14989347 Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137  
 14989350 +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
 14989351 +Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904  
 14989352 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14989353 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623  
 14989354 +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366  
 15001982 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15039901 +Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm,  
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
 Pittsburgh, PA 15219-6101  
 14989356 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229  
 15007358 +Silhol Builders, 100 Union St, Bridgeville, PA 15017-2495  
 14989357 Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002  
 14989360 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 15007363 +Tmobile, 3625 132nd Ave SE, Bellevue, WA 98006-1325  
 15040443 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON WI 53708-8973  
 14989362 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
 14989361 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2020 03:16:55  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 15007334 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 25 2020 03:41:30 American Info Source Lp,  
 Post Office Box 248848, Oklahoma City, OK 73124-8848  
 14989338 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 25 2020 03:16:58  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 14989340 E-mail/Text: svlainich@communitybank.tv Jul 25 2020 03:20:30 Community Bank,  
 100 N Market St, Carmichaels, PA 15320  
 14989341 +E-mail/PDF: creditonebknofications@resurgent.com Jul 25 2020 03:39:58 Credit One Bank Na,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 15034952 E-mail/Text: bnc-quantum@quantum3group.com Jul 25 2020 03:20:12  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14992609 E-mail/Text: mrdiscen@discover.com Jul 25 2020 03:20:03 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14989342 +E-mail/Text: mrdiscen@discover.com Jul 25 2020 03:20:03 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14989343 +E-mail/Text: bankruptcynotices@dcicollect.com Jul 25 2020 03:20:39 Diversified Consultant,  
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
 15031808 +E-mail/Text: kborkley@bernsteinlaw.com Jul 25 2020 03:20:42 Duquesne Light Company,  
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14989348 +E-mail/Text: bankruptcy@huntington.com Jul 25 2020 03:20:23 Huntington National Ba,  
 Po Box 1558, Columbus, OH 43216-1558  
 14989349 E-mail/Text: ktramble@lendmarkfinancial.com Jul 25 2020 03:19:58 Lendmark Financial Ser,  
 2118 Usher St., Covington, GA 30014  
 14996817 E-mail/PDF: cbp@onemainfinancial.com Jul 25 2020 03:16:25 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14989355 +E-mail/PDF: cbp@onemainfinancial.com Jul 25 2020 03:17:22 Onemain, Po Box 1010,  
 Evansville, IN 47706-1010  
 15124967 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2020 03:16:55  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 15005630 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 25 2020 03:20:36 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408

District/off: 0315-2

User: jhel  
Form ID: 213

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Total Noticed: 51

Date Rcvd: Jul 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15033929 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Jul 25 2020 03:20:40 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319  
14989358 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 03:17:18 Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
14989359 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2020 03:17:18 Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005  
14997757 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 25 2020 03:41:41 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
15034350 +E-mail/Text: bncmail@w-legal.com Jul 25 2020 03:20:31 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14992696 +E-mail/Text: bankruptcy@huntington.com Jul 25 2020 03:20:23 The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124  
15028364 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 25 2020 03:41:41 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
15007335\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
15007336\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
15007337\* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  
15007339\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238)  
15007341\* ++COMMUNITY BANK, 90 W CHESTNUT ST, SUITE 100, WASHINGTON PA 15301-4524  
(address filed with court: Community Bank, 100 N Market St, Carmichaels, PA 15320)  
15007340\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
15007342\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
15007343\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
15007344\* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
15007345\* +++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129  
(address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeesport, PA 15132)  
15007346\* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
15007347\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
15007348\* Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137  
15007349\* +Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558  
15007350\* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434  
(address filed with court: Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014)  
15007351\* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
15007352\* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
15007353\* +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623  
15007354\* +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366  
15007355\* +Onemain, Po Box 1010, Evansville, IN 47706-1010  
15007356\* +Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408  
15007357\* +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229  
15007359\* Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002  
15007360\* +Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
15007361\* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005  
15007362\* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
15007365\* +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
15007364\* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTALS: 1, \* 30, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0315-2

User: jhel  
Form ID: 213

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Total Noticed: 51

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor James E. Skiff ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7